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IN THE SPECIFICATION

Please amend the specification as follows:

Please replace the paragraph beginning on page 1, line 7 with the following:

Utility Application Serial No. [[--/--,--]] 10/644,131, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11053;

Please replace the paragraph beginning on page 1, line 11 with the following:

Utility Application Serial No. [[--/--,--]] 10/644,110, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11202;

Please replace the paragraph beginning on page 1, line 15 with the following:

Utility Application Serial No. [[--/--,--]] 10/644,169, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11201;

Please replace the paragraph beginning on page 1, line 19 with the following:

Utility Application Serial No. [[--/--,--]] 10/644,171, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "FUTURE VALUE PROPENSITY FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11199; and

Please replace the paragraph beginning on page 1, line 23 with the following:

Utility Application Serial No. [[--/--,--]] 10/644,421, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "FUTURE VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11200;